

Information to identify the case:

Debtor 1	Daniel B. Olare	Social Security number or ITIN	xxx-xx-3133
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-22292-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel B. Olare

3/29/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel B. Olare
Debtor

Case No. 22-22292-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 29, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db	+ Daniel B. Olare, 18 Westfield Avenue, Pittsburgh, PA 15229-1834
15547426	+ Heritage Valley Beaver/Sewickley, 1000 Dutch Ridge Road, Beaver, PA 15009-9727
15547427	Heritage Valley Health System, 720 Blackburn Rd, Sewickley, PA 15143-1498

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Mar 30 2023 03:35:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Mar 30 2023 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 29 2023 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 30 2023 03:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 29 2023 23:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Mar 30 2023 03:35:00	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	+ EDI: AISACG.COM	Mar 30 2023 03:35:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Mar 29 2023 23:53:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15553433	EDI: PHINAMERI.COM	Mar 30 2023 03:35:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15547418	+ EDI: CAPITALONE.COM	Mar 30 2023 03:35:00	Capital 1 Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
15547419	+ EDI: CAPITALONE.COM	Mar 30 2023 03:35:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15547420	+ EDI: CAPONEAUTO.COM	Mar 30 2023 03:35:00	Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892
15547421	+ EDI: CITICORP.COM	Mar 30 2023 03:35:00	Citibank/Best Buy, Attn: Bankruptcy, P.O. Box

District/off: 0315-2

User: admin

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			790034, St Louis, MO 63179-0034
15547422	+ EDI: COMCASTCBLCENT	Mar 30 2023 03:35:00	Comcast, PO Box 719, Toledo, OH 43697-0719
15547423	+ EDI: CCUSA.COM	Mar 30 2023 03:35:00	Credit Collections USA, LLC, Attn: Bankruptcy, Re: Heritage Valley Beaver, 16 Distributor Drive, Ste 1, Morgantown, WV 26501-7209
15547424	EDI: DISCOVER.COM	Mar 30 2023 03:35:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
15547425	Email/Text: EBNBKNOT@ford.com	Mar 29 2023 23:54:00	Ford Motor Credit Corporation, National Bankruptcy Center, Po Box 6275, Dearborn, MI 48121
15547428	+ Email/Text: EBNBKNOT@ford.com	Mar 29 2023 23:54:00	Lincoln Automotive Financial, Attn: Bankruptcy, Po Box 54200, Omaha, NE 68154-8000
15547429	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2023 23:54:00	Midland Fund, Attn: Bankruptcy, Re: Capital One Bank Usa N.A., 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15547430	+ Email/PDF: ebnotices@pnmac.com	Mar 29 2023 23:52:37	PennyMac, PO Box 514387, Los Angeles, CA 90051-4387
15547431	+ Email/Text: bankruptcy@sw-credit.com	Mar 29 2023 23:54:00	SWC Group, Comcast, 4120 International Parkway #100, Carrollton, TX 75007-1957
15547432	+ Email/Text: bankruptcydepartment@tsico.com	Mar 29 2023 23:54:00	Transworld Sys Inc/51, Attn: Bankruptcy, Re: Heritage Valley Emergency Physicians, Po Box 15630, Wilmington, DE 19850-5630
15547433	+ Email/Text: pitbk@weltman.com	Mar 29 2023 23:53:00	Weltman Weinberg & Reis, c/o Matthew W. Pomey, Esquire, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: admin

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Brian Nicholas

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com

Bryan P. Keenan

on behalf of Debtor Daniel B. Olare keenan662@gmail.com
melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com; ciennal662@gmail.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Natalie Lutz Cardiello

ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5